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GROUP 3600

PATENTS
CF-12

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT APPLICATION

Applicants : Stewart Harris et al.

Application No. : 09/755,591 Confirmation No. : 3838

Filed : January 5, 2001

For : SYSTEMS AND METHODS FOR MONITORING
CREDIT OF TRADING COUNTERPARTS

Group Art Unit : 3624

Examiner : Steven R. Wasylchak

Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

TRANSMITTAL LETTER

Sir:

Transmitted herewith: [] a Preliminary Amendment;
[X] a Reply to Office Action; [] a Petition Under 37 C.F.R. §
1.136(a) for Extension of time; [] a Substitute Specification;
[] an Associate Power of Attorney; [] formal drawings; to be
filed in the above-identified patent application.

FEE FOR ADDITIONAL CLAIMS

[X] A fee for additional claims is not required.

[] A fee for additional claims is required.

Express Mail:
EV371752616US

The additional fee has been calculated as shown below:

CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEES
TOTAL CLAIMS	-	* =	X \$ 18 =	
INDEPENDENT CLAIMS	-	** =	X \$ 86 =	
FIRST PRESENTATION OF A MULTIPLE DEPENDENT CLAIM			+ \$ 290 =	

* If less than 20, insert 20.

TOTAL \$ _____

** If less than 3, insert 3.

A check in the amount of \$ _____ in payment of the filing fee is transmitted herewith.

The Director is hereby authorized to charge payment of any additional filing fees required under 37 C.F.R. § 1.16, in connection with the paper(s) transmitted herewith, or credit any overpayment of same, to deposit Account No. 06-1075. A duplicate copy of this transmittal letter is transmitted herewith.

Please charge \$ _____ to Deposit Account No. 06-1075 in payment of the filing fee. A duplicate copy of this transmittal letter is transmitted herewith.

EXTENSION FEE

The following extension is applicable to the Response filed herewith; \$110.00 extension fee for response within first month pursuant to 37 C.F.R. § 1.136(a); \$420.00 extension fee for response within second month

pursuant to 37 C.F.R. § 1.136(a); [] \$950.00 extension fee for response within third month pursuant to 37 C.F.R. § 1.136(a); [] \$1,480.00 extension fee for response within fourth month pursuant to 37 C.F.R. § 1.136(a); [] \$2,010.00 within fifth month pursuant to 37 C.F.R. § 1.136(a).

[] A check in the amount of [] \$110.00; [] \$420.00; [] \$950.00; [] \$1,480.00; [] \$2,010.00 in payment of the extension fee is transmitted herewith.

[X] The Director is hereby authorized to charge payment of any additional fees required under 37 C.F.R. § 1.17 in connection with the paper(s) transmitted herewith, or to credit any overpayment of same, to Deposit Account No. 06-1075. A duplicate copy of this transmittal letter is transmitted herewith.

[] Please charge the [] \$110.00; [] \$420.00; [] \$950.00; [] \$1,480.00; [] \$2,010.00 extension fee to Deposit Account No. 06-1075. A duplicate copy of this transmittal letter is transmitted herewith.

Respectfully submitted,



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Alexandria, Virginia 22313-1450

EXPRESS MAIL CERTIFICATION

Express Mail Label No. EV371752616US

Date of Deposit: September 24, 2004

I hereby certify that this certification and the following papers:

1. Transmittal Letter (in duplicate); and
2. Reply to Office Action

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and are addressed to Hon. Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name: Lillian Garcia



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REPLY TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed
June 25, 2004, applicants hereby request reconsideration of
the above-identified patent application in view of the
following remarks.

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EV371752616US